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Transaction authorization and alert system

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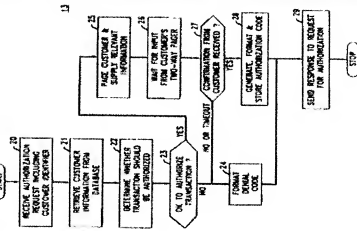
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Abstract of EP0745861

An automated method for alerting a customer that a transaction is being initiated and for authorizing the transaction based on a confirmation/approval by the customer thereto. In accordance with one illustrative embodiment, a request to authorize the transaction is received, wherein the request includes a customer identifier. A determination is made whether to authorize the transaction based on the customer identifier, if the determination is to authorize the transaction, that fact is communicated to the customer. The customer is then authorized to authorize the transaction. In another embodiment, the transaction is authorized in response to a request to authorize the transaction, wherein the request includes a customer identifier. A determination is made whether to authorize the transaction based on the customer identifier, if the determination is to authorize the transaction, that fact is communicated to the customer. The customer is then authorized to authorize the transaction. In another embodiment, a transaction initiated by an agent of the customer (i.e., the principal) is authorized by the principal when one or more of the parameters that may be pre-defined by the principal are exceeded. A preferred method of alerting the customer and receiving a confirmation to authorize the transaction back from the customer is illustratively afforded by conventional two-way pagers.

FIG. 10



Also published as:

US5708422 (A1)
EP0333607 (A)
EP075861 (A3)
CA2178163 (A1)
EP0745861 (B1)

Cited documents:

WO8412564
WO8512538
WO2001602
US4554418
US3388148
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Report to: 3200, 50101, 30000

